

9. (Previously Presented) The method of claim 2, wherein the receiving step further comprises:

receiving, from the user, a request to store the data;

receiving a financial account identifier corresponding to a financial account; and

charging a fee against the financial account in response to the request.

10. (Previously Presented) The method of claim 2, wherein the receiving step further comprises:

receiving user identification data corresponding to the user including at least one of: a name, an address, a login name, a password, a health care provider, a health insurance provider, a time that the first data was generated, and a financial account identifier corresponding to a financial account; and

receiving user medical data corresponding to the user including at least one of: an age, a height, a weight, an activity level, an ethnic group, a medical history, and a family medical history.

11. (Original) The method of claim 10, wherein the storing step further comprises:

storing the user identification data and user medical data in the database.

21. (Previously Presented) The method of claim 2, further comprising:

receiving, from the user, second data corresponding to the health statistic of the user at a separate time;

analyzing the second data to generate a second health statistic of the user; and

storing the second health statistic of the user.

22. (Withdrawn) A computer-readable medium encoded with processing instructions for directing a processor to perform a method for compiling health information, the method comprising:

establishing a database for storing a plurality of health statuses of a plurality of users,
wherein the database is centrally-accessible;

receiving, from a user, data corresponding to a health statistic of the user, the data generated by a health monitoring device;

determining a health status of the user from the health statistic;

storing the health status in the database; and

updating a population statistic based on the health status and the plurality of health statuses.

23. (Withdrawn) An apparatus for compiling health information, comprising:

insurance provider, a time that the request was generated, and a financial account identifier corresponding to a financial account;

receiving user medical data corresponding to the user including at least one of: an age, a height, a weight, an activity level, an ethnic group, a medical history, and a family medical history; and wherein the transmitting step further comprises:

transmitting at least a portion of one of the user identification data and the user medical data to the central database.

27. (Original) The method of claim 25, wherein the cardiovascular monitoring device comprises an electret transducer.

28. (Previously Presented) The method of claim 25, the method further comprising:

determining a cardiovascular age factor of the user based on the measuring step; and wherein the transmitting step further comprises:

transmitting the cardiovascular age factor to the central database.

29. (Original) The method of claim 25, wherein the transmitting step further comprises:

transmitting the data to the central database through one of a modem connection and the Internet.

30. (Withdrawn) An apparatus for submitting acoustical cardiovascular data to a central database, comprising:

means for receiving, from a user, a request to detect a cardiovascular signal of the user;

means for initializing a cardiovascular monitoring device connected to a computer in response to the request;

means for measuring the cardiovascular signal during a startup routine performed by the computer;

means for receiving, at the computer, at least a portion of the detected cardiovascular signal of the user; and

means for transmitting data based on the received cardiovascular signal to a central database for storage in a record corresponding to the user.

31. (Withdrawn) An apparatus, for submitting acoustical cardiovascular data to a central database, comprising:

a processor; and

a memory operatively connected to the processor for storing processing instructions directing the processor to:

receive, from a user, a request to detect a cardiovascular signal of the user;

initialize a cardiovascular monitoring device connected to a computer in response to the request;

